

Fill in this information to identify the case:

Debtor Name Lime Line Operations LLC
United States Bankruptcy Court for the: _____ District of New Jersey
Case number: 24-16240-jks

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 2 - July 2024 Date report filed: 4/15/25
MM / DD / YYYY
Line of business: _____ NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Louis V. Greco III
Original signature of responsible party 
Printed name of responsible party Louis V. Greco III

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

17. Have you paid any bills you owed before you filed bankruptcy?
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 0.04

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 5,870.23

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 5,625.48

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 244.75

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 244.79

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 8,125.00

(*Exhibit E*)

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00

(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 12

27. What is the number of employees as of the date of this monthly report? 12

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00

30. How much have you paid this month in other professional fees? \$ 0.00

31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> - Actual	<i>Column C</i> = Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>5,610.23</u>	- \$ <u>5,870.23</u>	= \$ <u>-260.00</u>
33. Cash disbursements	\$ <u>5,365.48</u>	- \$ <u>5,625.48</u>	= \$ <u>-260.00</u>
34. Net cash flow	\$ <u>244.75</u>	- \$ <u>3,244.75</u>	= \$ <u>0.00</u>
35. Total projected cash receipts for the next month:			\$ <u>0.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>0.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>0.00</u>

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Exhibit A - Amended

Monthly Operating Report – July 2024

Question 3: Did you pay all your bills on time

The bills for the following vendors have not been paid:

Real Estate Management Group - \$4,125.00

Exhibit B

Monthly Operating Report – July 2024

Question 15 – Mobile Onsite Health Solutions LLC which Lime Line Operations LLC provides staffing services to paid Gusto the payroll processing provider directly via wire transfer for certain pay periods during this time. Gusto remitted direct deposit payments and all applicable taxes.

Exhibit C

Lime Line Monthly Operating Report - July 2024

Account No	Posting Date	Description	Receipts
[REDACTED] 4901	07/22/2024	PHONE/INTERNET TRNFR REF 2021004L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE	161.00
[REDACTED] 4901	07/02/2024	DEPOSIT	100.00
3506	07/29/2024	WIRE IN GFT 202407290014735 MOBILE ONSITE HEAL TH SOLUTIONS	1,000.00
3506	07/25/2024	PHONE/INTERNET TRNFR REF 2071219L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE	860.00
3506	07/25/2024	PHONE/INTERNET TRNFR REF 2070942L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE	1,000.00
3506	07/22/2024	DEPOSIT	150.00
3506	07/22/2024	PHONE/INTERNET TRNFR REF 2021005L FUNDS TRANSFER FRM DEP XXXXXX4901 FROM FUNDS TRANSFER VIA ONLINE	260.00
3506	07/19/2024	PHONE/INTERNET TRNFR REF 2011248L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE	1,039.23
3506	07/17/2024	WIRE IN GFT 202407170014678 MOBILE ONSITE HEAL TH SOLUTIONS	1,200.00
3506	07/02/2024	DEPOSIT	100.00
			5,870.23

Exhibit D

Lime Line Monthly Operating Report - July 2024

Account No	Posting Date	Description	Disbursements
[REDACTED] 4901	07/22/2024	PHONE/INTERNET TRNFR REF 2021005L FUNDS TRANSFER TO DEP XX)	260.00
[REDACTED] 3506	07/31/2024 1002	CHECK	208.86
[REDACTED] 3506	07/30/2024 1003	CHECK	285.95
[REDACTED] 3506	07/29/2024 1001	CHECK	285.96
[REDACTED] 3506	07/26/2024 108	CHECK	973.83
[REDACTED] 3506	07/26/2024 107	CHECK	973.83
[REDACTED] 3506	07/24/2024 106	CASHED CHECK	779.86
[REDACTED] 3506	07/22/2024 105	CHECK	700.95
[REDACTED] 3506	07/19/2024 103	CHECK	779.84
[REDACTED] 3506	07/19/2024 101	CHECK	376.40
			5,625.48

Exhibit E - Amended

Monthly Operating Report – July 2024

Question 24: Total payables

Real Estate Management Group - \$8,125.00



P.O. Box 558
Wayne, NJ 07474-0558

Statement Ending:
Page:

July 31, 2024
1 of 2

46034 M0656DDA080124091300 08 000000000 0 002



LIME LINE OPERATIONS LLC
DIP CASE # 24-16240 OPERATING ACCOUNT
575 CORPORATE DR SUITE 525
MAHWAH NJ 07430-2330

Email: contactus@valley.com

Visit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

We've updated our systems to serve you better.

Effective July 1, 2024, some fees on your accounts will be changing to reflect your current activity and product usage. To learn more, please contact your relationship manager or Treasury Solutions Officer.

BUSINESS BANKING CHECKING - [REDACTED] 4901

SUMMARY FOR THE PERIOD: 07/02/24 - 07/31/24

Beginning Balance	+ Deposits & Other Credits	- Withdrawals & Other Debits	= Ending Balance
\$0.00	\$261.00	\$260.00	\$1.00

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$0.00
07/02	DEPOSIT		\$100.00	\$100.00
07/22	PHONE/INTERNET TRNFR REF 2021004L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$161.00	\$261.00
07/22	PHONE/INTERNET TRNFR REF 2021005L FUNDS TRANSFER TO DEP XXXXXX3506 FROM FUNDS TRANSFER VIA ONLINE	-\$260.00		\$1.00
	Ending Balance			\$1.00



Have Questions? 800-522-4100

valley.com

© 2023 Valley National Bank. Member FDIC. Equal Opportunity Lender.
46034 0692062 0001-0002 M0656DDA080124091300 08 L 0



P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

4901
07/31/2024
2 of 2

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley [Check(s) Outstanding].
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges [including automatic deductions] which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total [1 plus 2 above]	
4 Subtract total check(s) outstanding	
5 Balance [3 less 4 should equal checkbook balance]	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance [after subtracting payments and adding advances posted that day]; then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can.

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

83837 0692063 0002-0002
4901 0





P.O. Box 558
Wayne, NJ 07474-0558

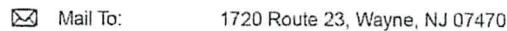
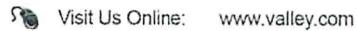
Statement Ending:
Page:

July 31, 2024
1 of 5

13203 M0656DDA080124091300 08 000000000 0 005



LIME LINE OPERATIONS LLC
DIP CASE # 24-16240 PAYROLL ACCOUNT
575 CORPORATE DR SUITE 525
MAHWAH NJ 07430-2330



Account Statement

We've updated our systems to serve you better.

Effective July 1, 2024, some fees on your accounts will be changing to reflect your current activity and product usage. To learn more, please contact your relationship manager or Treasury Solutions Officer.

BUSINESS BANKING CHECKING - 3506

SUMMARY FOR THE PERIOD: 07/02/24 - 07/31/24

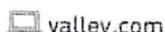
Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$0.00		\$5,609.23		\$5,365.48		\$243.75

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$0.00
07/02	DEPOSIT		\$100.00	\$100.00
07/17	WIRE IN 202407170014678 MOBILE ONSITE HEAL TH SOLUTIONS		\$1,200.00	\$1,300.00
07/19	PHONE/INTERNET TRNFR REF 2011248L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$1,039.23	\$2,339.23
07/19	CHECK 101	-\$376.40		\$1,962.83
07/19	CHECK 103	-\$779.84		\$1,182.99
07/22	PHONE/INTERNET TRNFR REF 2021005L FUNDS TRANSFER FRM DEP XXXXXX4901 FROM FUNDS TRANSFER VIA ONLINE		\$260.00	\$1,442.99
07/22	DEPOSIT		\$150.00	\$1,592.99



Have Questions? 800-522-4100



© 2023 Valley National Bank. Member FDIC. Equal Opportunity Lender.
13203 0602810 0001-0005 M0656DDA080124091300 08 L 0



P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

3506
07/31/2024
2 of 5

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/22	CHECK 105	-\$700.95		\$892.04
07/24	CHECK 106	-\$779.86		\$112.18
07/25	PHONE/INTERNET TRNFR REF 2070942L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$1,000.00	\$1,112.18
07/25	PHONE/INTERNET TRNFR REF 2071219L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$860.00	\$1,972.18
07/26	CHECK 107	-\$973.83		\$998.35
07/26	CHECK 108	-\$973.83		\$24.52
07/29	WIRE IN 202407290014735 MOBILE ONSITE HEAL TH SOLUTIONS		\$1,000.00	\$1,024.52
07/29	CHECK 1001	-\$285.96		\$738.56
07/30	CHECK 1003	-\$285.95		\$452.61
07/31	CHECK 1002	-\$208.86		\$243.75
Ending Balance				\$243.75

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/19	101	\$376.40	07/26	108	\$973.83
07/19	103*	\$779.84	07/29	1001*	\$285.96
07/22	105*	\$700.95	07/31	1002	\$208.86
07/24	106	\$779.86	07/30	1003	\$285.95
07/26	107	\$973.83			

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

51006 0002811 0002-0005





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

3506
07/31/2024
3 of 5

Check Images for Account 3506

<p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/15/24 DATE \$ 376.40 DOLLARS</p> <p>PAY TO THE ORDER OF Luisa Canadas Three hundred seventy six & 40/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : LO 40371</p> <p>102120138312 3506# 000101</p> <p>For Deposit Only - JPMC</p>	<p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/19/24 DATE \$ 779.86 DOLLARS</p> <p>PAY TO THE ORDER OF Krystle Rodriguez Seven hundred eighty six & 86/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : LO 40372</p> <p>102120138312 3506# 000106</p> <p>07242024712900247210 0290027944</p> <p>For Deposit Only - JPMC</p>
<p>07/19/2024 # 101 \$376.40</p> <p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/15/24 DATE \$ 779.84 DOLLARS</p> <p>PAY TO THE ORDER OF Krystle Rodriguez Seven hundred eighty six & 84/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : LO 40373</p> <p>102120138312 3506# 000103</p> <p>For Deposit Only - JPMC</p>	<p>07/24/2024 # 106 \$779.86</p> <p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/19/24 DATE \$ 973.83 DOLLARS</p> <p>PAY TO THE ORDER OF Richard Rubensztein Nine hundred Seventy three & 83/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : LO 40373</p> <p>102120138312 3506# 000107</p> <p>For Deposit Only - JPMC</p>
<p>07/19/2024 # 103 \$779.84</p> <p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/19/24 DATE \$ 700.95 DOLLARS</p> <p>PAY TO THE ORDER OF Luisa Canadas Seven hundred and forty five & 95/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : LO 40371</p> <p>102120138312 3506# 000105</p> <p>For Deposit Only - JPMC</p>	<p>07/26/2024 # 107 \$973.83</p> <p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/25/24 DATE \$ 973.83 DOLLARS</p> <p>PAY TO THE ORDER OF Rich Rubensztein Nine hundred Seventy three & 83/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : Rich closed</p> <p>102120138312 3506# 000108</p> <p>For Deposit Only - JPMC</p>
<p>07/22/2024 # 105 \$700.95</p> <p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/19/24 DATE \$ 700.95 DOLLARS</p> <p>PAY TO THE ORDER OF Luisa Canadas Seven hundred and forty five & 95/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : LO 40371</p> <p>102120138312 3506# 000105</p> <p>For Deposit Only - JPMC</p>	<p>07/26/2024 # 108 \$973.83</p> <p>Lime Line Operations LLC Dip Case # 24-16240 Payroll Account 575 Corporate Dr Suite 525 Mahwah NJ 07430-2330</p> <p>7/25/24 DATE \$ 973.83 DOLLARS</p> <p>PAY TO THE ORDER OF Rich Rubensztein Nine hundred Seventy three & 83/100 DOLLARS</p> <p>Valley Ramsey II</p> <p>MEMO : Rich closed</p> <p>102120138312 3506# 000108</p> <p>For Deposit Only - JPMC</p>



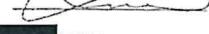
P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

3506
07/31/2024
4 of 5

Check Images for Account 3506 (Continued)

LIME LINE OPERATIONS LLC		1001
575 CORPORATE DR SUITE 625		
MAHWAH, NJ 07430-2330		55-138212
PAY TO THE ORDER OF: <u>Kristy Rodriguez</u>		DATE <u>7/26/2024</u>
<u>Two hundred Eight Five and 96/100</u>		\$ <u>285.96</u>
 <u>Valley</u>		DOLLARS
<u>FOR # 60 GUARD 45387</u>		
100 100 1# 10 21 20 138 31		3506#
<input type="checkbox"/> <u>K. Rodriguez</u> <small>Check here for weekly automatic deposit only</small>		

LIME LINE OPERATIONS LLC		1003
575 CORPORATE DR SUITE 125		
MANAHAW, NJ 07430-2330		
PAY TO THE ORDER OF	Lisa Conradus	DATE <u>7/26/2014</u>
Two hundred Eighty-four and <u>45/100</u>		\$ <u>285.95</u>
		DOLLARS
 Valley		
FOR GLIDER FLG - 40386		
#00010054 CC 0212013831:		15054
 		
     		
<input type="checkbox"/> I certify under penalty of perjury under the laws of the State of New Jersey that the foregoing is true and correct.		
<input type="checkbox"/> I declare under penalty of perjury under the laws of the State of New Jersey that the foregoing is true and correct.		

07/29/2024 # 1001 \$285.96

07/30/2024 # 1003 \$285.95

07/31/2024 # 1002 \$208.86





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:

Statement Date:

Page :

3506

07/31/2024

5 of 5

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley [Check(s) Outstanding].
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges [including automatic deductions] which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance [after subtracting payments and adding advances posted that day]; then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

51006 0602814 0005-0005
3506 0

